

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Kevin John Alfano

Case No.: 5-20-01747MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

| | |
|---------------------------------|----------------|
| Creditor Name: | M & T |
| Court Claim Number: | 08 |
| Last Four of Loan Number: | 7130 |
| Property Address if applicable: | 496 Sheldon Rd |

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

| | | |
|----|-------------------------------------------------------------------------------------------------------------------------|------------|
| a. | Allowed prepetition arrearages: | \$1,514.63 |
| b. | Prepetition arrearages paid by the trustee: | \$1,514.63 |
| c. | Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): | \$0.00 |
| d. | Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | \$0.00 |
| e. | Allowed postpetition arrearage: | \$0.00 |
| f. | Postpetition arrearage paid by the trustee: | \$0.00 |
| g. | Total b, d, and f: | \$1,514.63 |

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: June 22, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Kevin John Alfano

Case No.: 5-20-01747MJC

Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on June 22, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Tullio DeLuca, Esquire
381 N 9th Ave
Scranton PA 18504

Served by First Class Mail

M&T Bank
PO Box 1288
Buffalo NY 14240-01288

Kevin John Alfano
496 Sheldon Rd
Susquehanna PA 18847

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 22, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 20-01747 KEVIN JOHN ALFANO

LAKEVIEW LOAN SERVICING LLC
PO BOX 1288

BUFFALO, NY 14240-

Acct No: 7130/PRE ARREARS/496 SHEL

Sequence: 13

Modify:

Filed Date: 7/9/2020 12:00:00AM

Hold Code:

| | | | | | |
|------------|--------------|-------|------------|----------------|--------|
| Amt Sched: | \$181,205.00 | Debt: | \$1,514.63 | Interest Paid: | \$0.00 |
| Amt Due: | \$0.00 | Paid: | \$1,514.63 | Accrued Int: | \$0.00 |
| | | | | Balance Due: | \$0.00 |

| Claim | name | Type | Date | Check # | Principal | Interest | Total | Reconciled |
|--------------|------------------------------------|------|------------|---------|------------|------------|------------|------------|
| | | | | | | DisbDescrp | | |
| 5200 | LAKEVIEW LOAN SERVICING LLC | | | | | | | |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 08/17/2022 | 2015837 | \$230.27 | \$0.00 | \$230.27 | 08/23/2022 |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 06/14/2022 | 2013819 | \$345.12 | \$0.00 | \$345.12 | 06/21/2022 |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 05/17/2022 | 2012774 | \$172.56 | \$0.00 | \$172.56 | 05/24/2022 |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 04/12/2022 | 2011704 | \$172.56 | \$0.00 | \$172.56 | 04/19/2022 |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 03/16/2022 | 2010684 | \$172.56 | \$0.00 | \$172.56 | 03/22/2022 |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 02/16/2022 | 2009710 | \$172.56 | \$0.00 | \$172.56 | 02/23/2022 |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 01/19/2022 | 2008719 | \$172.56 | \$0.00 | \$172.56 | 01/25/2022 |
| 520-0 | LAKEVIEW LOAN SERVICING LLC | | 12/15/2021 | 2007707 | \$76.44 | \$0.00 | \$76.44 | 12/21/2021 |
| Sub-totals: | | | | | \$1,514.63 | \$0.00 | \$1,514.63 | |
| Grand Total: | | | | | \$1,514.63 | \$0.00 | | |